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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re PATENT application of:

Applicant: Richard Billingsley

Application No.: 09/269,618

Filing Date: March 26, 1999

Title: IMPROVEMENTS RELATING TO ELECTRONIC TRANSACTION

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Technology Center 2100

REPLY TO OFFICE ACTION DATED JULY 16, 2001

Commissioner for Patents
U.S. Patent and Trademark Office
Washington, D.C. 20231

Dear Sir:

In response to the restriction requirement, the invention I is hereby elected.

The Commissioner is hereby authorized to charge any fee associated with this communication to Deposit Account 18-0988. If any petition of time is needed, please consider this a petition therefor.

Respectfully submitted,

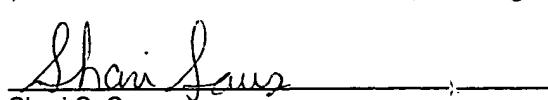
RENNER, OTTO, BOISSELLE & SKLAR LLP


Don W. Bulson
Registration No. 28,192

CERTIFICATE OF MAILING

I hereby certify that this paper (along with any paper or item referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first-class mail in an envelope addressed to Commissioner for Patents, U.S. Patent and Trademark Office, Washington, D.C. 20231.

Date: November 15, 2001


Shari S. Saus